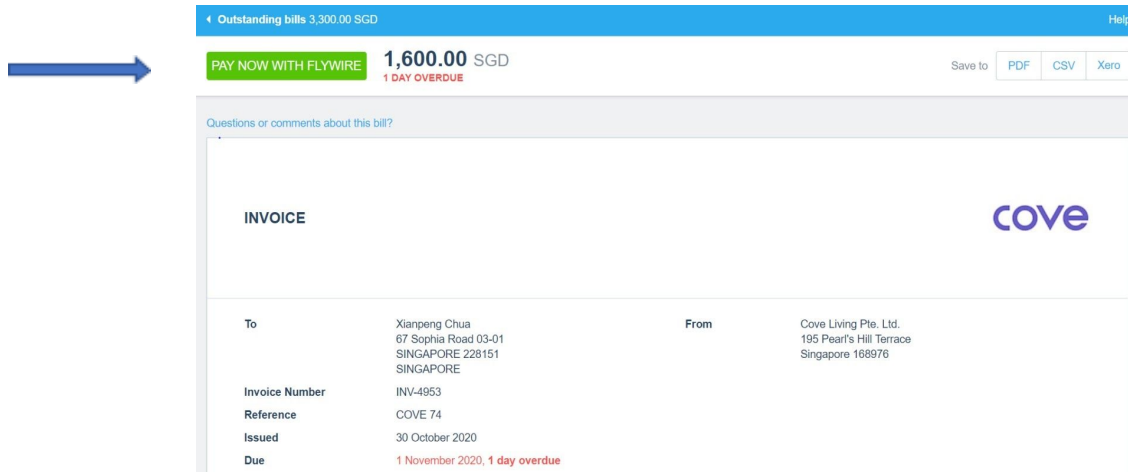


A guide on Flywire payment process

1. Click on the Pay Now button inside the digital invoice you received from Cove via Xero



← Outstanding bills 3,300.00 SGD Help

PAY NOW WITH FLYWIRE **1,600.00** SGD 1 DAY OVERDUE Save to PDF CSV Xero

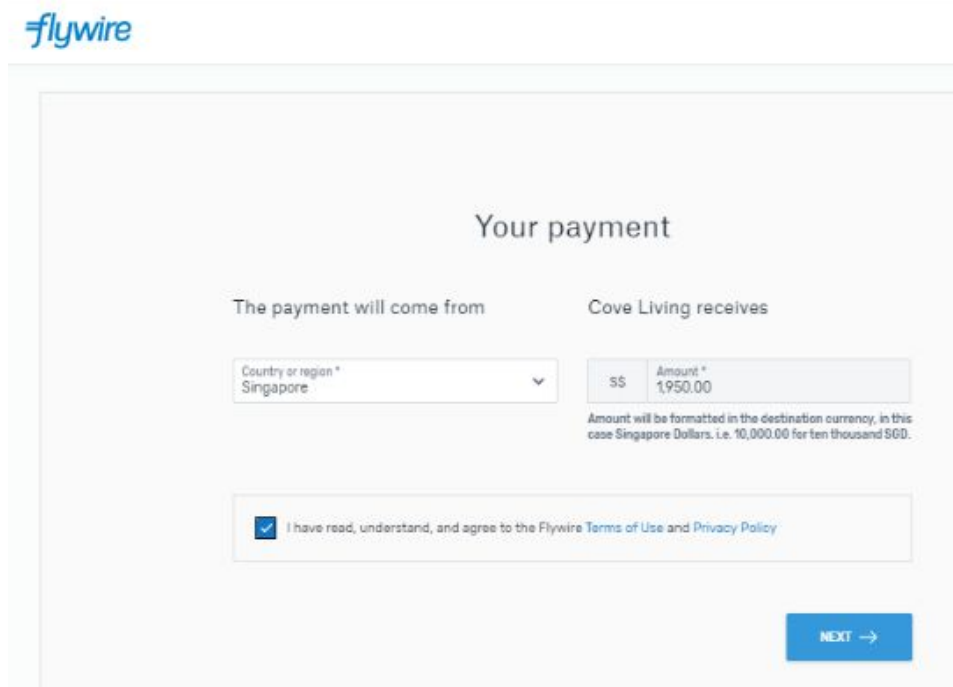
Questions or comments about this bill?

INVOICE **cove**

To	Xianpeng Chua 67 Sophia Road 03-01 SINGAPORE 228151 SINGAPORE	From	Cove Living Pte. Ltd. 195 Pearl's Hill Terrace Singapore 168976
Invoice Number	INV-4953		
Reference	COVE 74		
Issued	30 October 2020		
Due	1 November 2020, 1 day overdue		

This will direct you to the FlyWire payment page so that you can fill out the appropriate details

2. Indicate on the FlyWire page where the payment will come from, and for what amount, in Singapore Dollars



flywire

Your payment

The payment will come from **Cove Living receives**

Country or region *
Singapore

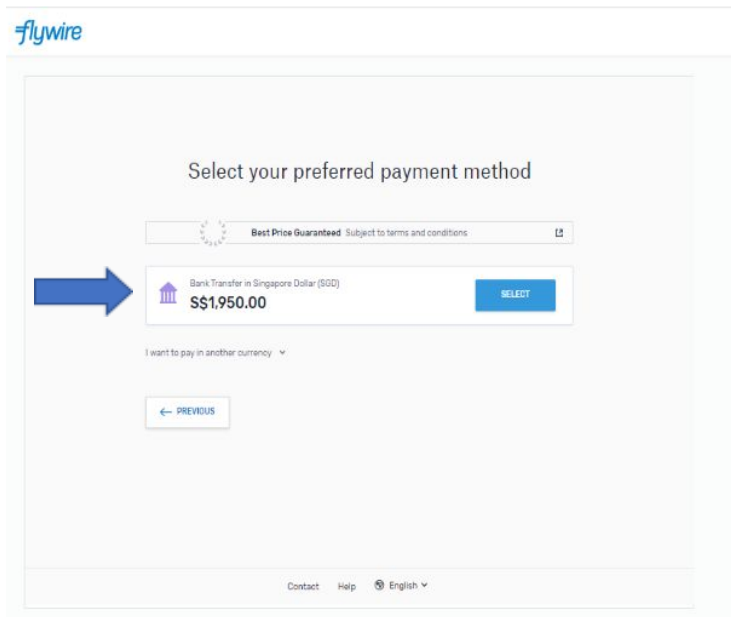
SS Amount *
1,950.00

Amount will be formatted in the destination currency, in this case Singapore Dollars. I.e. 10,000.00 for ten thousand SGD.

☒ I have read, understand, and agree to the Flywire [Terms of Use](#) and [Privacy Policy](#)

NEXT →

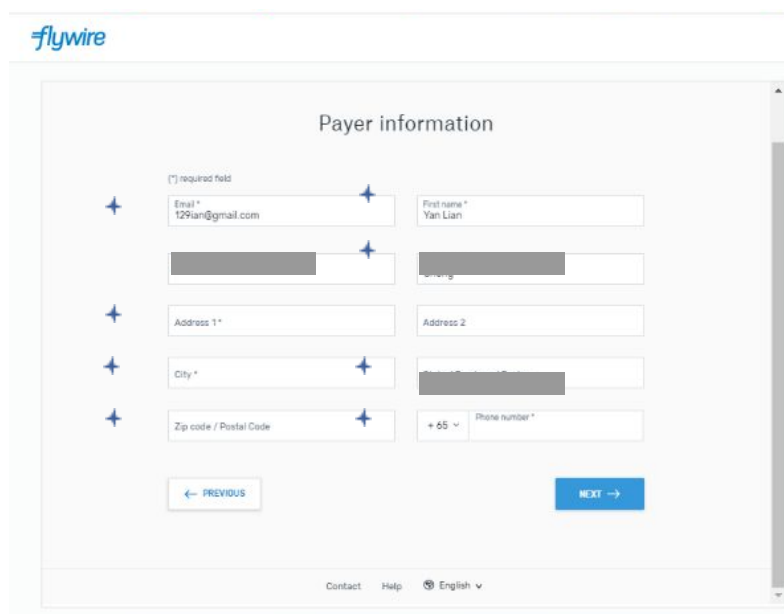
3. Select your preferred payment method



The screenshot shows the Flywire website's payment method selection interface. At the top, the Flywire logo is on the left. The main heading is "Select your preferred payment method". Below this, there is a "Best Price Guaranteed" banner with a link to "Subject to terms and conditions". A large blue arrow points to a "Bank Transfer in Singapore Dollar (SGD)" option, which displays a bank icon, the amount "S\$1,950.00", and a "SELECT" button. Below the selection area, there is a link "I want to pay in another currency" and a "PREVIOUS" button. At the bottom, there are links for "Contact", "Help", and a language selector set to "English".

The usual payment method is via bank transfer. *Note that **credit card** payment method is only allowed for credit cards issued outside Singapore. Using a credit card would result in additional charges.*

4. Fill out the mandatory fields



The screenshot shows the Flywire website's "Payer information" form. The Flywire logo is at the top left. The form title is "Payer information". It contains several input fields with blue plus icons on the left and right sides of each field, indicating mandatory fields. The fields are: "Email*" (with the example "12345@gmail.com"), "First name*", "Address 1*", "Address 2", "City*", "Zip code / Postal Code", and "Phone number*". There are also "PREVIOUS" and "NEXT" buttons at the bottom. At the very bottom, there are links for "Contact", "Help", and a language selector set to "English".

E-mail
First and Last Name
Address
City
Zip Code / Postal Code
State / Province / Region
Phone Number

Note that notifications for status of payment will be sent to the email that you fill out here

5. Save and note down the details of the bank account you need to transfer funds to via your preferred payment method

2 Make the bank transfer to Flywire

Use the payment instructions below to send the money to us. Keep in mind that it will take 2-3 business days to arrive to us.

Amount to pay	S\$1,950.00
Reference / Payment ID	CVE732002292
Remittance Information / Reference	CVE732002292 - Cove Living
Beneficiary	FLYWIRE (SINGAPORE) PTE LTD Alternatively "FLYWIRE (S) PTE LTD"
Beneficiary Address	230 Victoria Street, Bugis Junction Towers #06-03, Singapore 188024
Beneficiary Bank	Citibank N.A., Singapore Branch
Beneficiary Bank Address	Marina View, #17-01 Asia Square Tower 1, Singapore 018960
Beneficiary Account Number	0863907039
Notes	- Please make sure that the Payment ID shown is included in the payment description or reference field. Otherwise, delays in processing your payment will be experienced. - No cash deposits or checks/cheques accepted - Please send Singapore Dollars (SGD) to the above account. Sending any other currency will incur extra cost due to foreign exchange fees.
Detail of charges	OUR In a SWIFT, at field 71A "Details of Charges", from the available options BEN, SHA, OUR, select OUR. This field determines who pays the transfer charges.
Status	Please allow up to 72 hours for Flywire to update the progress of your payment on your dashboard. You will receive an email when that happens.

[DOWNLOAD AUTH LETTER AND INSTRUCTIONS](#)

The majority of tenants choose "bank transfer" as their preferred payment method.

This requires you to make a transfer via your bank from the country you selected in **step 2**

For every country, Flywire has a dedicated bank account, and so the details in the picture will be different for you if you're depositing funds from another country.

Please take careful note of the following:

- **The Beneficiary Bank and its Account Number**
- **The Beneficiary's name**
- **The Reference / Payment ID (*always use the most recently generated one*)**

When making a deposit via your bank to the indicated beneficiary and account number **please ensure that in the field they provide for Reference / Payment Reference, you input the payment ID given to you by Flywire** for this instance, when you get to the page on the screenshot.

- This is what FlyWire will use in order to link your bank deposit to the payment form that was filled out in the previous steps
- Every time you fill out this Payment Form from Flywire, it generates a brand new payment ID. Use the payment ID specific for this instance. Otherwise, if you forget this ID, you can go and fill out the Payment Form once again to **generate a new payment ID for you to use**

FAQs on Flywire

Q. I've completed the process indicated by the link, but I've done it twice! Which Payment ID should I use when I make the transfer?

A. Use the **latest one** that has been generated for you by Flywire. This Payment ID is important for them to match the amount you've paid, to the specific instance where you initiated a payment request. This will ensure that Flywire correctly attributes the funds you deposit, to you, the payee!

Q. Do I use the same Payment ID as my previous transaction from when I paid Cove?

A. No. Every month's Payment ID will be different. You must **complete the Payment Request form with every invoice** that comes in to generate a new Payment ID specific to that invoice. Please refrain from using the previous month's payment ID when you make your bank deposit.

Before making a deposit for the month's rent, please make sure to send a Payment Request in through the link provided to you in your monthly invoices.

Q. How will I know whether my payment was received by Cove?

A. After following the payment instructions and wiring the funds to Flywire, they will send you an update via e-mail when the funds have been received and reconciled properly. Once a transaction has been confirmed with Flywire, please consider this an acknowledgment of receipt.

The links sent with your invoice are specific to Cove, so you don't have to worry about your

money accidentally going elsewhere. Cove will reach out to you if there are any issues. So no worries!

Q. My online bank transfer does not allow me to input a Payment ID / Reference!

A. This is usually the case for mobile applications when using online banking. In order to ensure that the correct process is being followed, please use your online banking platform via desktop so that you are able to input the details necessary for Flywire to correctly reconcile your payment with us.

Q. How long does it take to confirm receipt of funds?

A. If the correct Payment ID was input during your bank transfer to Flywire, this can happen in as fast as a few hours!

Q. Why can't I just deposit directly to your bank account instead?

A. Flywire helps ensure that the correct payments are being attributed to the correct people. With hundreds of tenants at Cove, and many paying similar rent amounts, it is important to be able to keep track of everyone. This process provides you a sense of security that the money you put in is acknowledged properly to your account balance with Cove!

This also makes it easier for our tenants with foreign bank accounts to wire their funds and provides them a level of flexibility while minimizing foreign exchange fees!